

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF PENNSYLVANIA

In Re: Virginia Harris-Farrell

No.: 16-12139 (REF)

SECOND AMENDED CHAPTER 13 PLAN

1. The future earnings of the Debtors are submitted to the supervision and control of the Trustee and the Debtors shall pay to the Trustee the sum of \$450.00, starting May 1, 2016 monthly for a period of 60 months.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507.

- (i) Trustee's fees as allowed by law.
- (ii) Attorney's fees in the sum of \$1,000.00, as an administrative priority.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

- (i) Secured Creditor, Nationstar Mortgage to be paid pre-petition arrears (\$24,263.51) in full through the Plan, and to be paid post-petition mortgage payments (\$1,047.00) outside the Plan.
- (ii) Secured Creditor, Santander Bank, to be paid outside the Plan.

(c) Dividends to unsecured creditors whose timely claims are duly allowed as follows:

Pro-rata from remaining dividends.

3. The following executory contracts of the debtor are rejected:

N/A.

Pursuant to 11 U.S.C. §522f(1)(A), Debtors propose to void all judicial liens that impair their exemption in real estate. Upon completion of the plan, the liens shall be voided and extinguished.

Pursuant to 11 U.S.C. §522f(1) (B), Debtors propose to void all liens which impair their exemption in household goods. Upon completion of the plan, the liens shall be voided and extinguished.

The Debtor's property shall revert in the Debtor on confirmation of a plan upon dismissal of the case after confirmation pursuant to 11 U.S.C. §350.

/s/ Virginia Harris-Farrell
Debtor

DATED: September 28, 2016